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going to create this NARAB, this...this association and it will do this function. The NAIC is only one of potential...of many potential sources of people who could have given us a model act to use across states, it's just the most logical. In fact, when we get on my time align...my own light, I'll tell you of at least another organization that's currently doing this, offering model legislation to states if they want to use it. In fact it's from insurance legislators from around the country, it's called NCOIL. But the compact...

SENATOR COORDSEN: Time. Your light is next, Senator Landis.

SENATOR LANDIS: Thank you, I'll try to finish that sentence. The compact isn't what Congress has told us we need to do. Congress has said to us pass essentially a uniform act and we won't use the NARAB option. Congress, not that NAIC, has given this directive to states, and the bill you have before you is a response to that phenomenon. Maybe we shouldn't, maybe we should just not pass this bill, and maybe we should have national regulation of insurance agents by a quasi-private organization empowered by Congress. If you think that will give you greater leverage, greater oversight, more responsive discipline, do it, it's entirely legitimate. But Congress has said to us, essentially have uniform laws on the books or we will do this in at least 29 states, and we're now trying to be one of those 29 states. NAIC wrote this model. In a number of other areas we get models from the Bar Association and we get them from the Conference of Insurance Legislators. There are a couple of reasons why I think the NAIC is superior; number one, they involve people in their deliberations in an open hearing process. They invite groups in, including consumer groups. Yes, there is a rather good deal of lobbying that they do when they write model bills, and a number of them are in fact elected officials in other states. There is no more rabid consumer voice than an elected insurance commissioner from around this country, far more than any member of Congress is to the best of my ability to understand the situation. I'm going to conclude my time with this: we have not lost power to the NAIC, in my estimation. Senator Beutler sees it in a different way. Congress has reclaimed a power it had ever since the Supreme Court ruled insurance under interstate commerce, and Congress